

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 15-16769-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ingrid Cedano
68 Lembeck Avenue
Jersey City, NJ 07305

Social Security No.:
xxx-xx-1099

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on June 22, 2015.

On 12/19/2017 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: January 18, 2018
Time: 10:00 AM
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: December 20, 2017
JAN: mg

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ingrid Cedano
 Debtor

Case No. 15-16769-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 185

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Dec 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2017.

db
 515447550 +Ingrid Cedano, 68 Lembeck Avenue, Jersey City, NJ 07305-3938
 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Childrens Place/Citicorp Credit Services,
 Attn: Citicorp Credit Services, Po Box 20507, Kansas City, MO 64195)
 515447549 +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 515680407 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 515647595 +Cavalry SPV I, LLC, Assignee of Capital One Bank (USA), N.A., Bass & Associates, P.C.,
 3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083
 515447551 +Comenity Bank/Express, Attn: Bankruptcy, P.O. Box 182686, Columbus, OH 43218-2686
 515474570 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 515474571 +Department Stores National Bank For Macys Visa Bra, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 515447555 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 515447561 +Macys, PO Box 183083, Columbus, OH 43218-3083
 515618486 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
 515447563 +Midland Mortgage Company/Mid First Bank, Attention: Bankruptcy, Po Box 26648,
 Oklahoma City, OK 73126-0648
 515447564 +Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
 515447567 +Pressler & Pressler, Attorneys At Law, 7 Entin Road, Parsippany, NJ 07054-5020
 515447568 +Ragan & Ragan, 3100 Route 138 West, Wall, NJ 07719-9021
 515447569 +State of New Jersey, Jersey City Municipal Court, 365 Summit Avenue,
 Jersey City, NJ 07306-3112
 515447572 +Target National Bank, PO Box 673, Minneapolis, MN 55440-0673
 515447573 +Td Rcs/group Usa Inc, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
 515476792 +U.S. Department of Housing and Urban Development, 451 7th Street S.W.,
 Washington, DC 20410-0002
 515447574 +Velocity Investments, 1800 State Route 34, Belmar, NJ 07719-9147
 515447575 +Visa Dept. Stores, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 515447576 +Wachrl, P.o. Box 3117, Winston-salem, NC 27102-3117
 515447577 +Wells Fargo Bank Nv Na, Attn: Deposits Bankruptcy MAC# P6103-05K, Po Box 3908,
 Portland, OR 97208-3908
 515447579 +World Financial Network Bank, PO Box 182125, Columbus, OH 43218-2125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 20 2017 22:39:45 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Dec 20 2017 22:39:43 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515454442 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 20 2017 22:44:01
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,
 Oklahoma City, OK 73126-8941
 515447552 +E-mail/Text: bankruptcy_notifications@ccsusa.com Dec 20 2017 22:40:22
 Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3246
 515447553 +E-mail/PDF: creditonebknotifications@resurgent.com Dec 20 2017 22:38:44 Credit One Bank,
 Po Box 98873, Las Vegas, NV 89193-8873
 515457854 E-mail/Text: mrdiscen@discover.com Dec 20 2017 22:39:13 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 515447554 +E-mail/Text: mrdiscen@discover.com Dec 20 2017 22:39:13 Discover Fin Svcs Llc,
 Po Box 15316, Wilmington, DE 19850-5316
 515447556 +E-mail/Text: fggbanko@fgny.com Dec 20 2017 22:39:15 Forster Garbus & Garbus,
 Attorneys At Law, 7 Banta Place, Hackensack, NJ 07601-5604
 515447558 +E-mail/PDF: gecsedirecoverycorp.com Dec 20 2017 22:38:36 GECRB/ Old Navy,
 Attention: GEMB, Po Box 103104, Roswell, GA 30076-9104
 515447559 +E-mail/PDF: gecsedirecoverycorp.com Dec 20 2017 22:38:03 GECRB/Lowes,
 Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
 515447557 +E-mail/PDF: gecsedirecoverycorp.com Dec 20 2017 22:38:20 Ge Money Bank, PO Box 960061,
 Orlando, FL 32896-0061
 515447560 +E-mail/Text: bnckohlsnotices@becket-lee.com Dec 20 2017 22:39:16 Kohls/capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 515657375 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 20 2017 22:43:58
 LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 515447562 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 20 2017 22:39:43 Midland Funding,
 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
 515447566 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 20 2017 22:55:20
 Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
 515447565 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 20 2017 22:44:15
 Portfolio Recovery, Attn Bankruptcy Department, PO Box 41067, Norfolk, VA 23541
 515688366 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 20 2017 22:44:01
 Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
 515689422 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 20 2017 22:44:15
 Portfolio Recovery Associates, LLC, c/o Victoria's Secret, POB 41067, Norfolk VA 23541

District/off: 0312-2

User: admin
Form ID: 185

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Total Noticed: 45

Date Rcvd: Dec 20, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515447570 +E-mail/PDF: gecsed@recoverycorp.com Dec 20 2017 22:38:20 Synch/banana Rep, Po Box 965005,
Orlando, FL 32896-5005
515447571 +E-mail/PDF: gecsed@recoverycorp.com Dec 20 2017 22:38:36 Synch/gap, Po Box 965005,
Orlando, FL 32896-5005
515447578 +E-mail/PDF: bk@worldacceptance.com Dec 20 2017 22:38:08 World Financial Network Bank,
Portfolio Recovery, Po Box 41067, Norfolk, VA 23541-1067
TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517236950* +U.S. Department of Housing, and Urban Development, 451 7th Street, S.W.,
Washington, DC 20410-0002

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Nicholas Fitzgerald on behalf of Debtor Ingrid Cedano nickfitz.law@gmail.com

TOTAL: 4